

# *News and Information*

*From the Tennessee Division of Consumer Affairs*

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**Contact:  
David McCollum  
Chris Allen**

**Weekly Column by David McCollum, Director  
Tennessee Division of Consumer Affairs  
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## **Credit Card Cloning**

Your eyes are approximately the size of a clamshell as you stare at your credit card statement. You simply did not charge that amount over the last month, so you begin to read over the itemized bill. There's a charge of over \$500 at a department store in Georgia and another for more than \$300 from a clothing store in Florida. You were in Tennessee the entire time!

If this is your story, there's a good chance you've been the victim of credit card cloning or "skimming," as it is often called. A skimmer is a device about the size of a pager which reads and records the data contained in the magnetic strip on the back of a credit card. That data is then transferred to the strip on a second card. That second card is used to make charges to the victim's credit card account.

Skimmers usually operate within a legitimate business where employee turnover is high, such as restaurants, gas stations, and department stores. The scam artist gets a job as a waiter or clerk, and then skims the cards of several customers before leaving the position. Owners, managers, and other employees of these businesses are often completely unaware that the skimming has occurred. No one notices, in fact, until the credit card statements arrive at victims' homes.

Ordinarily, the credit card company or bank which has issued the card will absorb the cost of these charges, but it is possible for you to be held liable for part of the amount. You can prevent skimming by keeping a close eye on your credit cards when making purchases. Do not let wait staff or store clerks walk away with your cards. While most are trustworthy, you cannot tell by looking. Protect yourself. If you discover you have been the victim of credit card cloning or skimming, contact your local law enforcement immediately, then contact your issuing credit company or bank.

If you have questions or concerns regarding credit card cloning or any other consumer issue, contact the Tennessee Division of Consumer Affairs at 1-800-342-8385 or visit [www.state.tn.us/consumer](http://www.state.tn.us/consumer).